

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE:** ) **Bankruptcy No. 18-21728-CMB**  
 )  
ANDREW F. KUZY ) **Chapter 11**  
COLEEN A. KUZY )  
 ) **Document No. \_\_\_\_\_**  
 )  
Debtor(s). )

**SUMMARY OF AMENDED CHAPTER 11 PLAN OF REORGANIZATION**  
**DATED NOVEMBER 14, 2020**

**AND NOW**, comes Jeffrey Sikirica, Chapter 11 Trustee, by and through his counsel, Jeffrey J. Sikirica, Esquire and sets forth the following Summary of the Amended Chapter 11 Plan Dated November 14, 2020.

**Class 1, Administrative Claims**, will be paid in full on the Plan Effective Date or as parties agree.

**Class 2 – Executory Contract (Unimpaired)**. The Class 2 **Executory Contract** with the residential tenant and daughter of the Debtor will be assumed by the Debtor under this Plan.

**Class 3 – Secured Claim of Key Bank, N.A. (Impaired)**. The Class 3 **Secured Claim of Key Bank, N.A.** in the estimated amount of \$119,000.00 on the Plan Effective Date and secured as the first mortgage holder on the Debtors' residence located at 531 Warrick Drive, Washington, PA 15301 shall be paid 3.5% interest over 180 months in monthly payments of \$850.71. The first mortgage lien of Key Bank, N.A. will be retained until paid in full.

**Class 4 – Secured Claim of PNC Bank, N.A. (Impaired)**. The Class 4 **Secured Claim of PNC Bank, N.A.** in the estimated amount of \$126,500.00 on the Plan Effective Date and secured as the second mortgage holder on the Debtors' residence located at 531 Warrick Drive, Washington, PA 15301 shall be paid 3.5% interest over 180 months in monthly payments of \$904.33. The second mortgage lien of PNC Bank, N.A. will be retained until paid in full.

**Class 5 – Secured Claim of Ally Bank (Impaired)**. The Class 5 claim of **Ally Bank** in the estimated amount of \$4,955.81 on the Plan Effective Date and secured in the Debtors' 2014 Chevrolet Cruze shall be paid 6% interest over 36 months in monthly payments of \$150.77. The lien of Ally Bank on the 2014 Chevrolet Cruze will be retained until paid in full.

**Class 6 – Secured Tax Claims (Unimpaired)**.

**1. Washington County Tax Authority**. The Class 6 **Secured Tax Claim of the Washington County Tax Authority** in the estimated amount of \$14,000.00 on the Plan Effective Date and secured by the Debtors' residence located at 531 Warrick Drive, Washington, PA 15301 pursuant to a statutory lien shall be paid in full with 10% interest over 36 months in monthly payments of \$451.74 or sooner should funds become available.

**2. Pennsylvania Department of Revenue.** The Class 6 **Secured Tax Claim** of the **Pennsylvania Department of Revenue** in the estimated amount of \$4,100.00 on the Plan Effective Date and secured pursuant to a statutory lien on the Debtors' residence located at 531 Warrick Drive, Washington, PA 15301 and certain of the Debtors' personal property shall be paid in full with 6% interest over 36 months in monthly payments of \$124.73 or sooner should funds become available.

**Class 7 – Priority Unsecured Claim - Taxes (Unimpaired).** The Class 7 claim of the **Pennsylvania Department of Revenue** in the estimated amount of \$2,309.84 on the Plan Effective Date shall be paid in full over 36 months in monthly payments of \$38.50.

**Class 8 – Non-Dischargeable General Unsecured Claims (Unimpaired).** The Class 8 claim of the **Commonwealth of Pennsylvania Office of the Attorney General** for criminal restitution in the estimated amount of \$346,000.00 on the Plan Effective Date and said claim being non-dischargeable pursuant to *Kelly v. Robinson*, 479 U.S. 36 (1986) will continue to be paid monthly installments of \$50.00 pursuant to the prior agreed payment plan number 63-2016-P00003264 filed in the Court of Common Pleas of Washington County.

**Class 9 – General Unsecured Claims (Impaired).** The Class 9 pool of allowed **General Unsecured Creditors** will be paid a total sum of \$3,600.00 on a pro rata basis spread out into annual installments over 5 years. Payments shall commence within the 12th month following the Plan Effective Date and each year thereafter. Allowed General Unsecured Creditors will be paid at least 4% of their claim. Said percentage of payment may increase depending on the results of an omnibus objection to be filed for stale claims.

**Date: November 14, 2020**

**By: /s/ Jeffrey J. Sikirica**  
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